



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/603,144
Filed: June 23, 2000
Confirmation No.: 1593
Inventor(s):
Jones et al.

Title: SYSTEM AND METHOD
FOR EXTERNALIZATION
OF RULES FOR
ASSESSING DAMAGES

§ Examiner: Frenel, Vanel
§ Group/Art Unit: 3626
§ Atty. Dkt. No: 5053-28000
§

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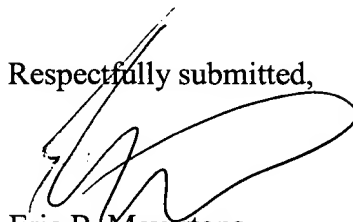
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Attorney Docket No.: 5053-28000

Gregory Jones
09/603,144

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Respectfully submitted,



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APPEAL BRIEF

Mail Stop Appeal Brief - Patents

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

Appellant submits the following Appeal Brief in support of claims 41-42, 44-45, 47-48, 50, 52-53, 55-60, 62, 64-65, 67-71 and 75 of the above-referenced application. Appellant submits that each of these claims is patentable and in condition for allowance.

08/10/2007 HLE333 00000019 501505 09603144

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I. Real Party in Interest

The Real Party in Interest for the appealed application is Computer Sciences Corporation, a corporation having a place of business at 200 West Cesar Chavez, Austin, Texas 78701.

II. Related Appeals and Interferences

Copending application number U.S. application serial No. 09/603,307, filed June 23, 2000, is currently under appeal to the Board of Patent Appeals and Interferences.

III. Status of Claims

Claims 1-75 have been entered in the case. Claims 1-40, 43, 46, 49, 51, 54, 61, 63, 66, and 72-74 have been cancelled. Claims 41-42, 44-45, 47-48, 50, 52-53, 55-60, 62, 64-65, 67-71 and 75 are pending. Claims 41-42, 44-45, 47-48, 50, 52-53, 55-60, 62, 64-65, 67-71 and 75 have been rejected. No claims have been allowed. Claims 41-42, 44-45, 47-48, 50, 52-53, 55-60, 62, 64-65, 67-71 and 75 are being appealed.

IV. Status of Amendments

An Office Action was mailed on March 10, 2006. No amendments have been made to the claims since the mailing of this Office Action.

V. Summary of Claimed Subject Matter

This invention generally relates to systems and methods for externalization of rules to assess the value insurance claims for bodily injury. See Specification, page 3, lines 3-4 (all future page, paragraph, and line references in this section refer to the Specification unless otherwise indicated).

The task of evaluating, analyzing or estimating the amount of damage associated with one

or more types of bodily injuries, especially trauma-induced bodily injuries, can be very complex. Complexity in the evaluation process often arises out of the fact that concurrent expertise in legal, medical and insurance fields is often required to arrive at a particular decision involving a bodily injury claim. Every accident is different and every injury is unique. A knowledge-based claim-processing system may allow the insurance companies to define new rules and/or use previously defined rules. The business rules are generally written by industry experts to evaluate legal, medical, insurance conditions before arriving at a valuation of a claim. (See page 1, line 12 to page 2, line 3).

The business rules used in the prior art often lacked flexibility. The business rules were often hard-coded in the insurance claim processing software. Every time there was a new business requirement, it was necessary to change the source code. Thus the insurance claim processing software was unable to adapt quickly to changing business conditions. (See page 2, lines 5-11).

Appellant developed a new system and method for externalization of rules to assess of the value of bodily injury insurance claims.

Claim 41 is generally directed to a computer system including a database, a translator program, and a rules engine. (See page 14, lines 13-21; page 3, lines 6-8; page 7, lines 1-9). The database includes a rules data table, a template table, and a text table. (See page 14, lines 5-21; page 16, line 27 to page 17, line 10; FIGS. 3a, 3b, and 3c). The rules data table has a plurality of rows. Each of the rows includes a plurality of business rule data elements and a rules style. (See page 14, line 13 to page 15, line 2; FIG. 3a). The template table includes a plurality of rows. Each row of the template table includes a rules style. (See page 15, lines 4-13; FIG. 3b). The rules style for each row of the template table specifies a syntax for one of a plurality of business rules. Each of a plurality of business rules is classified into one of the rule styles. (See page 14, lines 23-29). The syntax for a premise and a resulting rule action for a given rule style are common to business rules within the rule style. (See page 14, lines 23-25). The text table includes a plurality of rows. Each of the rows includes a text string specifying a syntax for one

of the business rules. (See page 15, lines 4-8; FIG. 3c).

The translator program is configured to, for two or more rows in the rules data table: use the rules style for the row in the rules data table as a key to find a matching record in the template table (See page 15, lines 15-26). The translator program reads two or more of the business rule data elements and the rules style from the row in the rules data table using information from the template table (See page 15, line 25 to page 16, line 12) and a text string from the text table (See page 16, lines 1-12). The translator program combines at least two of the business rule data elements for the row in the rules data table and the syntax for the rules style specified in the template table and the text string of the text table to form a business rule. (See page 15, line 23 to page 16, line 9).

The rules engine is configured to assess a value of one or more bodily injury insurance claims as a function of the formed business rules. (See page 16, lines 7-12).

Independent claim 47 is generally directed to a method that includes providing a plurality of business rule data elements and a rules style for each of a plurality of rows in a rules data table in a memory of a computer system. (See page 14, line 13 to page 15, line 2; FIG. 3a). A template table is provided including a plurality of rows. Each row of the template table includes a rules style. (See page 15, lines 4-13; FIG. 3b). The rules style for each row of the template table specifies a syntax for one of a plurality of business rules. Each of a plurality of business rules is classified into one of the rule styles. (See page 14, lines 23-29). The syntax for a premise and a resulting rule action for a given rule style are common to business rules within the rule style. (See page 14, lines 23-25). A text table is provided including a plurality of rows. Each of the rows includes a text string specifying a syntax for one of the business rules. (See page 15, lines 4-8; FIG. 3c). For two or more rows in the rules data table, the rules style for the row in the rules data table is used as a key to find a matching record in the template table. (See page 15, lines 15-26). Two or more of the business rule data elements and the rules style from the row in the rules data table are read using information from the template table. (See page 15, line 25 to page 16, line 12). A text string is read from the text table (See page 16, lines 1-12). At

least two of the business rule data elements for the row in the rules data table and the syntax for the rules style specified in the template table and the text string of the text table are combined to form one or more business rules for processing bodily injury insurance claims. (See page 15, line 23 to page 16, line 9). At least one of the formed business rules is provided to a rules engine. The formed business rule is executable by the rules engine to process at least one of the insurance claims (See page 16, lines 7-12).

Independent claim 59 is generally directed to a computer readable medium that includes program instructions that are computer-executable to implement a method that includes providing a plurality of business rule data elements and a rules style for each of a plurality of rows in a rules data table in a memory of a computer system. (See page 14, line 13 to page 15, line 2; FIG. 3a). A template table is provided including a plurality of rows. Each row of the template table includes a rules style. (See page 15, lines 4-13; FIG. 3b). The rules style for each row of the template table specifies a syntax for one of a plurality of business rules. Each of a plurality of business rules is classified into one of the rule styles. (See page 14, lines 23-29). The syntax for a premise and a resulting rule action for a given rule style are common to business rules within the rule style. (See page 14, lines 23-25). A text table is provided including a plurality of rows. Each of the rows includes a text string specifying a syntax for one of the business rules. (See page 15, lines 4-8; FIG. 3c). For two or more rows in the rules data table, the rules style for the row in the rules data table is used as a key to find a matching record in the template table. (See page 15, lines 15-26). Two or more of the business rule data elements and the rules style from the row in the rules data table are read using information from the template table. (See page 15, line 25 to page 16, line 12). A text string is read from the text table (See page 16, lines 1-12). At least two of the business rule data elements for the row in the rules data table and the syntax for the rules style specified in the template table and the text string of the text table are combined to form one or more business rules for processing bodily injury insurance claims. (See page 15, line 23 to page 16, line 9). At least one of the formed business rules is provided to a rules engine. The formed business rule is executable by the rules engine to process at least one of the insurance claims (See page 16, lines 7-12).

VI. Grounds of Rejection to be Reviewed on Appeal

Claims 41-42, 44-45, 47-48, 50, 52-53, 55-60, 62, 64-65, 67-71 and 75 under 35 U.S.C. 103(a) as unpatentable over U.S. Patent No. 6,560,592 to Reid et al. (hereinafter "Reid") in view of U.S. Patent No. 5,581,677 to Myers et al. (hereinafter "Myers").

VII. Argument

Claims 41-42, 44-45, 47-48, 50, 52-53, 55-60, 62, 64-65, 67-71 and 75 were rejected under 35 U.S.C. 103(a) as obvious over Reid in view of Myers. Appellant traverses this rejection for the following reasons.

Claim 41

In order to reject a claim as obvious, the Examiner has the burden of establishing a *prima facie* case of obviousness. *In re Warner* et al., 379 F.2d 1011, 154 U.S.P.Q. 173, 177-178 (C.C.P.A. 1967). To establish a *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. (emphasis added) *In re Royka*, 490 F.2d 981, 180 U.S.P.Q. 580 (C.C.P.A. 1974), MPEP § 2143.03.

Claim 41 describes a combination of features including: "a rules engine configured to assess a value of one or more bodily injury insurance claims as a function of the formed business rules". Appellant submits that Reid and Myers do not teach or suggest at least the above-quoted features of claim 41. Reid and Myers do not mention bodily injury insurance and furthermore, do not appear even to mention insurance. The Examiner does not make reference to any portion of the Reid or Myers with respect to the above-quoted feature.

Claim 41 describes further describes:

a template table comprising a plurality of rows, each row of the template table comprising a rules style, wherein the rules style for each row of the template table specifies a syntax for one of a plurality of business rules, wherein each of a

plurality of business rules is classified into one of the rule styles, the syntax for a premise and a resulting rule action for a given rule style being common to business rules within the rule style;

The cited art does not appear to teach or suggest at least the above quoted features of claim 41.

With respect to claim 41, the Examiner takes the position that Reid discloses “wherein each of a plurality of business rules is classified into one of the rules styles, the syntax for a premise and a resulting action for a given rule style being common to business rules within the rule style” (See Office Action mailed March 10, 2006, page 1, line 25 to page 2, line 4). With respect to claim 59, however, the Examiner takes an apparently contrary position that Reid “does not explicitly disclose ‘wherein each of a plurality of business rules is classified into one of the rules styles, the syntax for a premise and a resulting action for a given rule style being common to business rules within the rule style’” (Office Action mailed March 10, 2006, page 6, lines 1-3). Appellant respectfully submits that Reid does not teach or suggest this feature of claim 41, in combination with the other features of claim 41. Reid discloses a compiler that handles maintenance of business objects and their rules (Reid, col. 19, line 29-31). A parser breaks the rules down into triggers, premises, actions and alternate actions (Reid, col. 19, lines 51-55). Reid does not appear to teach or suggest wherein each of a plurality of business rules in a template table is classified into one of the rule styles, the syntax for a premise and a resulting rule action for a given rule style being common to business rules within the rule style.

To overcome the deficiencies in Reid with respect to claim 59, the Examiner takes the position that Myers suggests “wherein each of a plurality of business rules is classified into one of the rule styles, the syntax for a premise and a resulting action for a given rule style being common to business rules within the rule style.” Appellant respectfully disagrees. Myers discloses a system of automatically producing a display chart from example graphics and data values (Myers, abstract). Myers states:

A small number of primitives with standard composition rules may be used to create most business chart styles. For example, bar charts, column charts, and stacked bar and column charts are all composed of rectangles that change in a single dimension. One problem is that the primitives can be combined in any

fashion. thus [*sic*], providing all possible options is a combinatorial impossibility. By encoding the combination rules as heuristics, example drawings can be interpreted without needing to put all possible combinations in a menu.
(Myers, col. 7, lines 43-52)

Myers discloses heuristics for use in creating different styles of business charts such as bar charts and column charts. A small number of primitives (e.g., rectangles) may be used to create the styles. Appellant submits that Myers does not teach or suggest wherein each of the business rules in a template table is classified into one of the rule styles, the syntax for a premise and a resulting rule action for a given rule style being common to business rules within the rule style.

Claim 41 further describes:

a text table comprising a plurality of rows, each of the rows comprising a text string specifying a syntax for one of the business rules;

Reid and Myers, whether considered separately or in combination, do not appear to teach or suggest at least the above-quoted features of claim 41. The Examiner appears to take the position that Myers suggests the above-quoted feature of claim 41. Myers discloses a system of automatically producing a display chart from example graphics and data values (Myers, abstract). Rules for the creating the charts are encoded as heuristics (Myers, col. 7, lines 42-51). Myers does not, however, appear to teach or suggest a text table comprising a plurality of rows, each of the rows comprising a text string specifying a syntax for one of the business rules.

Claim 41 further describes:

for two or more rows in the rules data table:
use the rules style for the row in the rules data table as a key to find a matching record in the template table;
read two or more of the business rule data elements and the rules style from the row in the rules data table using information from the template table,
read a text string from the text table;
and
combine at least two of the business rule data elements for the row in the rules data table and the syntax for the rules style specified in the template table and the text string of the text table to form a business rule,

The Examiner acknowledges that Reid does not teach some parts of the above-quoted feature.

The Examiner relies on Myers for the features not taught or suggested by Reid. The Examiner states:

Myers suggests that the system having “and”, “a text table comprising a plurality of rows, each of the rows comprising a text string specifying a syntax for one of the business rules”, “implemented on the computer system”, “for two or more rows in the rules data table”, “use the rules style for the row in the rules data tables as a key to find a matching record in the template table”, “and the rules style”, “the rows in the rules data table”, “for the row in the rules data table and the syntax for the rules style specified in the template table and the text string of the text table” and “a”

The individual words and phrases quoted by the Examiner were inserted within existing clauses in claim 41 during Appellant’s last amendment (see Response to Office Action mailed June 6, 2005, pages 2-3). As reflected in the above quotation, however, the Examiner apparently considered many of these inserted words and phrases introduced in the amendment severed from their context in the claim language. For example, the Examiner apparently considered the phrase “for two or more rows in the rules data table” in isolation from the remainder of the language of claim 41 quoted above. Appellant submits that each of these words and phrases should be considered in the context in which it appears in the claim, rather than in isolation. For example, in the context of claim 41, “for two or more rows in the rules data table” indicates that all of the several steps that follow this phrase in the above quoted portion of claim 41 are performed for two or more rows in a rules data table, namely:

- use the rules style for the row in the rules data table as a key to find a matching record in the template table;
- read two or more of the business rule data elements and the rules style from the row in the rules data table using information from the template table,
- read a text string from the text table;
- and
- combine at least two of the business rule data elements for the row in the rules data table and the syntax for the rules style specified in the template table and the text string of the text table to form a business rule

The Examiner, however, appears to analyze “for two or more rows in the rules data table” as a separate, stand-alone element of the claim. In any event, Appellant submits that Myers does not teach or suggest many of the features as presented by the Examiner. In particular, Appellant

submits that Myers does not teach or suggest using a rules style for a row in a rules data table as a key to find a matching record in the template table. In addition, Appellant submits that Myers does not teach or suggest combining business rule data elements for the row in a rules data table and the syntax for a rules style specified in a template table and a text string of the text table to form a business rule.

Appellant submits that, for at least the reasons discussed above, claim 41 the claims depending thereon are patentable over the cited art. Appellant therefore respectfully requests removal of the 35 U.S.C. §103(a) rejections of these claims.

Claim 47

Claim 47 describes a combination of features including:

providing at least one of the formed business rules to a rules engine, wherein the formed business rule is executable by the rules engine to process at least one of the insurance claims

Claim 47 further describes:

providing a template table comprising a plurality of rows, each row of the template table comprising a rules style, wherein the rules style for each row of the template table specifies a syntax for one of a plurality of business rules, wherein each of a plurality of business rules is classified into one of the rule styles, the syntax for a premise and a resulting rule action for a given rule style being common to business rules within the rule style;

Claim 47 further describes:

providing a text table comprising a plurality of rows, each of the rows comprising a text string specifying a syntax for one of the business rules

Claim 47 further describes:

for two or more rows in the rules data table, the computer system:
using the rules style for the row in the rules data table as a key to find a matching record in the template table;
reading data from the row in the rules data table using information from the template table;
reading a text string from the text table; and
combining two or more of the business rule data elements for the row

in the rules data table and the syntax for the rules style specified in the template table and the text string of the text table to form one or more business rules for processing one or more bodily injury insurance claims;
and

For at least the reasons discussed in reference to claim 41, Appellant submits that the cited art does not teach or suggest all of the features of Appellant's claim 47 and the claims dependent thereon.

Claim 59

Claim 59 describes a combination of features including:

providing at least one of the formed business rules to a rules engine, wherein the formed business rule is executable by the rules engine to process at least one of the insurance claims

Claim 59 further describes:

providing a template table comprising a plurality of rows, each row of the template table comprising a rules style, wherein the rules style for each row of the template table specifies a syntax for one of a plurality of business rules, wherein each of a plurality of business rules is classified into one of the rule styles, the syntax for a premise and a resulting rule action for a given rule style being common to business rules within the rule style;

Claim 59 further describes:

providing a text table comprising a plurality of rows, each of the rows comprising a text string specifying a syntax for one of the business rules

Claim 59 further describes:

for two or more rows in the rules data table, the computer system:
using the rules style for the row in the rules data table as a key to find a matching record in the template table;
reading data from the rules data table using information from the template table;
reading a text string from the text table; and
combining two or more of the business rule data elements for the row in the rules data table and the syntax for the rules style specified in the template table and the text string of the text table to form one or more business rules for processing one or more bodily injury insurance claims

For at least the reasons discussed in reference to claim 41, Appellant submits that the combination of the cited art does not appear to teach or suggest all of the features of Appellant's claim 59 and the claims dependent thereon.

The Examiner apparently considered many of the words and phrases introduced in Appellant's last amendment to claim 59 severed from their context in the claim language. For example, with respect to the feature "reading data from the row in the rules data table using information from the template table; reading a text string from the text table; and" in claim 59, the Examiner takes the position that Myers suggests "'the row in', 'the', 'a', 'string', 'the' and 'and'" (these words were inserted at various points in the claim in Appellant's last amendment (see Response to Office Action mailed June 6, 2005, pages 6-7)). Appellant submits that the language of Appellant's claims should be considered in the context in which it appears in the claim, rather than in isolation. For example, the feature: "reading data from the row in the rules data table using information from the template table; reading a text string from the text table; and" does not have the same meaning to one of ordinary skill as the isolated words and phrases "reading data from the rules data table using information from a template table", "reading elements of text from a text table", "the row in", "the", "a", "string" "the" and "and". Appellant submits that a person of ordinary skill in the art would understand Appellant's claims as a combination of features, and not isolated words or phrases such as "string" or "the".

Claim 42

Claim 42 includes, but is not limited to, the feature of: "wherein the value of at least one of the insurance claims comprises a trauma severity value". For at least the same reasons cited above for claim 41, Appellant submits that claim 42 is patentable over the cited art. Further, the Examiner relies on Reid, column 1, lines 30-33 for this feature. The Examiner states: "The Examiner interprets diagnosing respiratory illnesses to be a form of trauma severity value." Claim 42, however, recites a "trauma severity value" as a value included in the value of an insurance claim. Reid's disclosure of "a 10000 rule set diagnosing respiratory illnesses" does

not appear to teach or suggest a “trauma severity value” included in the value of an insurance claim. As such, Appellant submits that the cited art does not appear to teach or suggest at least the above-quoted feature of claim 42.

Claim 44

Claim 44 recites, in part, “wherein at least one of the formed business rules comprises logical instructions for assessing the value of at least one of the insurance claims.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 41, for at least the reasons cited above.

Claim 45

Claim 45 recites, in part, “wherein at least one of the formed business rules comprises a premise and one or more resulting actions for assessing the value of at least one of the insurance claims.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 41, for at least the reasons cited above.

Claim 48

Claim 48 recites, in part, “processing at least one of the insurance claims by executing at least one of the formed business rules in the rules engine.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 47, for at least the reasons cited above.

Claim 50

Claim 50 recites, in part, “wherein at least one of the formed business rules is executable by the rules engine to assess a trauma severity value of a bodily injury insurance claim.” Appellant submits that the cited art does not appear to teach or suggest this feature, in

combination with the features of independent claim 47, for at least the reasons cited above.

Claim 52

Claim 52 recites, in part, “wherein the rules engine comprises program instructions which are executable by a computer to access at least one of the formed business rules, and to assess at least one of the insurance claim based on the accessed business rule.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 41, for at least the reasons cited above.

Claim 55

Claim 55 recites, in part, “modifying at least one of the business rule data elements in the memory and combining at least two of the business rule data elements, including at least one of the modified business rule data elements, to form one or more modified business rules.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 47, for at least the reasons cited above.

Claim 56

Claim 56 recites, in part, “modifying one or more of the business rule data elements as a function of at least one business requirement of an insurance organization.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 47, for at least the reasons cited above.

Claim 60

Claim 60 recites, in part, “wherein the program instructions are further computer-executable to implement processing at least one of the insurance claims by executing at least one of the formed business rules in the rules engine.” Appellant submits that the cited art does not

appear to teach or suggest this feature, in combination with the features of independent claim 41, for at least the reasons cited above.

Claim 62

Claim 62 recites, in part, “wherein the program instructions are further computer-executable to implement processing at least one of the insurance claims by executing at least one of the formed business rules in the rules engine.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 59, for at least the reasons cited above.

Claim 64

Claim 64 recites, in part, “wherein the rules engine comprises program instructions which are executable by a computer to access at least one of the formed business rules, and to assess at least one of the insurance claims based on the accessed business rule.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 59, for at least the reasons cited above.

Claim 67

Claim 67 recites, in part, “modifying one or more of the business rule data elements in the memory and combining at least two of the business rule data elements, including at least one of the modified business rule data elements, to form one or more modified business rules.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 59, for at least the reasons cited above.

Claim 68

Claim 68 recites, in part, “modifying one or more of the business rule data elements as a

function of business requirements of an insurance organization.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 41, for at least the reasons cited above.

Claim 71

Claim 71 recites, in part, “wherein the template table comprises a rule name and a rule style for at least two of the business rules.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 41, for at least the reasons cited above. Further, the Examiner relies on Reid, column 19, lines 29-47 for this feature. The cited portion of Reid states:

The compiler handles all the aspects of maintenance of the business objects and their rules. On the most basic level, when a rule is submitted for addition or modification to the rule set, the compiler will compile the English-like syntax and store both the original and the compiled byte-code in the database. The compiler will also handle the user-defined maps. Likewise, it will process and store all information on components such as goals, variables, sorting rules and value maps. A value map will just be a list of items, their respective coordinates, the goal (such as <null> in the scholarship example), and a list of distances from the goal for which the different levels of preference decrease to the next level down. With sets, the compiler will store all configurable information, and in the case of new sets, it will create the new set (with the extendable schema calls). With neural networks, it will process and store the configuration information. It will not modify the network itself. For all components, it will verify that the user has sufficient access privileges to add or change the given component.

(Reid, column 19, lines 29-47)

Reid discloses a compiler that stores original and compiled byte-code in a database. The compiler processes and stores information on components such as goals, variables, sorting rules, and value maps. Reid does not appear to teach or suggest a template table including a rule name and a rule style for at least two of the business rules. As such, Appellant submits that the cited art does not appear to teach or suggest at least the above-quoted feature of claim 71.

Claim 75

Claim 75 recites, in part, "wherein the template table comprises a line text identifier for text in the text table." Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 41, for at least the reasons cited above. Further, the Examiner relies on Reid, column 13, lines 1-19 for this feature. The cited portion of Reid states:

The network would be initialized such that a value of 1 in the Student Feedback returns true with 50% certainty and 5 returns false with 50% certainty. In the beginning this would give us a linear progression such that 2 and 4 would have 25% certainties for their respective values. This has the added advantage that other values can be evaluated, such as 4.5 which would be false with 38% certainty.

This illustrates another advantage of neural nets: as they handle continuous values, they affect the values around them to a slighter degree.

Our neural network has applications beyond "smart functionality" as we have shown here (where we put x into the "black-box" and get $f(x)$ out where the neural net creates f). It should also recognize "similarity" such as if two pictures are similar. It should also have some mechanism of reporting what connections have been made inside the black-box so that it can report on previously unnoticed relations between the data.

(Reid, column 13, lines 1-19)

Reid discloses a neural network that recognizes similarity such as if two pictures are similar.

The network may be initialized such that a value returns with a particular degree of certainty.

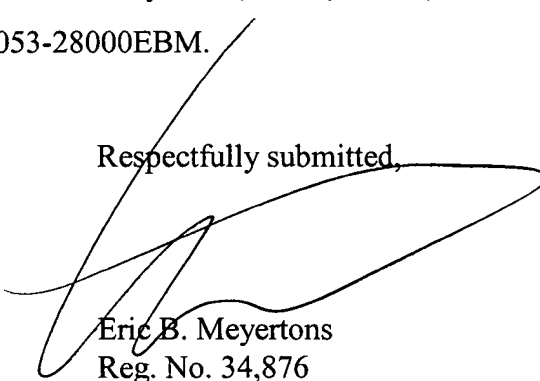
Reid does not appear to teach or suggest a template table including a line text identifier for text in the text table. As such, Appellant submits that the cited art does not appear to teach or suggest at least the above-quoted feature of claim 75.

VIII. Conclusion

For the foregoing reasons, it is submitted that the Examiner's rejection of claims 41-42, 44-45, 47-48, 50, 52-53, 55-60, 62, 64-65, 67-71 and 75 was erroneous, and reversal of his decision is respectfully requested.

If any extension of time is required, Appellant hereby requests the appropriate extension of time. If any fees are omitted or if any additional fees are required or have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-28000EBM.

Respectfully submitted,



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IX. Claims Appendix

The claims on appeal are as follows:

41. A computer system comprising:
- a database stored in the computer system comprising:
 - a rules data table comprising a plurality of rows, each of the rows comprising a plurality of business rule data elements and a rules style;
 - a template table comprising a plurality of rows, each row of the template table comprising a rules style, wherein the rules style for each row of the template table specifies a syntax for one of a plurality of business rules, wherein each of a plurality of business rules is classified into one of the rule styles, the syntax for a premise and a resulting rule action for a given rule style being common to business rules within the rule style; and
 - a text table comprising a plurality of rows, each of the rows comprising a text string specifying a syntax for one of the business rules;
 - a translator program implemented on the computer system configured to, for two or more rows in the rules data table:
 - use the rules style for the row in the rules data table as a key to find a matching record in the template table;
 - read two or more of the business rule data elements and the rules style from the row in the rules data table using information from the template table,
 - read a text string from the text table;
 - and
 - combine at least two of the business rule data elements for the row in the rules data table and the syntax for the rules style specified in the template table and the text string of the text table to form a business rule;
 - and
 - a rules engine configured to assess a value of one or more bodily injury insurance claims as a function of the formed business rules.

42. The system of claim 41, wherein the value of at least one of the insurance claims comprises a trauma severity value.
44. The system of claim 41, wherein at least one of the formed business rules comprises logical instructions for assessing the value of at least one of the insurance claims.
45. The system of claim 41, wherein at least one of the formed business rules comprises a premise and one or more resulting actions for assessing the value of at least one of the insurance claims.
47. A method implemented on a computer system, comprising:
 providing a plurality of business rule data elements and a rules style for each of a plurality of rows in a rules data table in a memory of the computer system;
 providing a template table comprising a plurality of rows, each row of the template table comprising a rules style, wherein the rules style for each row of the template table specifies a syntax for one of a plurality of business rules, wherein each of a plurality of business rules is classified into one of the rule styles, the syntax for a premise and a resulting rule action for a given rule style being common to business rules within the rule style;
 providing a text table comprising a plurality of rows, each of the rows comprising a text string specifying a syntax for one of the business rules;
 for two or more rows in the rules data table, the computer system:
 using the rules style for the row in the rules data table as a key to find a matching record in the template table;
 reading data from the row in the rules data table using information from the template table;
 reading a text string from the text table; and
 combining two or more of the business rule data elements for the row in the rules data table and the syntax for the rules style specified in the template table and the text string of the text table to form one or more business rules for processing one or more

bodily injury insurance claims;; and
providing at least one of the formed business rules to a rules engine, wherein the formed business rule is executable by the rules engine to process at least one of the insurance claims.

48. The method of claim 47, further comprising processing at least one of the insurance claims by executing at least one of the formed business rules in the rules engine.

50. The method of claim 47, wherein at least one of the formed business rules is executable by the rules engine to assess a trauma severity value of a bodily injury insurance claim.

52. The method of claim 47, wherein the rules engine comprises program instructions which are executable by a computer to access at least one of the formed business rules, and to assess at least one of the insurance claim based on the accessed business rule.

53. The method of claim 47, wherein at least one of the formed business rules comprises a premise and at least one resulting action.

55. The method of claim 47, further comprising modifying at least one of the business rule data elements in the memory and combining at least two of the business rule data elements, including at least one of the modified business rule data elements, to form one or more modified business rules.

56. The method of claim 47, further comprising modifying one or more of the business rule data elements as a function of at least one business requirement of an insurance organization.

57. The method of claim 56, further comprising modifying at least one of the business rules in response to modifying at least one of the business rule data elements.

58. The method of claim 56, further comprising forming at least one new business rule in response to modifying at least one of the business rule data elements.

59. A computer readable medium comprising program instructions implemented on a computer system, wherein the program instructions are computer-executable to implement:

- providing a plurality of business rule data elements and a rules style for each of a plurality of rows in a rules data table in a memory of the computer system;

- providing a template table comprising a plurality of rows, each row of the template table comprising a rules style, wherein the rules style for each row of the template table specifies a syntax for one of a plurality of business rules, wherein each of a plurality of business rules is classified into one of the rule styles, the syntax for a premise and a resulting rule action for a given rule style being common to business rules within the rule style;

- providing a text table comprising a plurality of rows, each of the rows comprising a text string specifying a syntax for one of the business rules;

- for two or more rows in the rules data table, the computer system:

 - using the rules style for the row in the rules data table as a key to find a matching record in the template table;

 - reading data from the rules data table using information from the template table;

 - reading a text string from the text table; and

 - combining two or more of the business rule data elements for the row in the rules data table and the syntax for the rules style specified in the template table and the text string of the text table to form one or more business rules for processing one or more bodily injury insurance claims; and

- providing at least one of the formed business rules to a rules engine, wherein the formed business rule is executable by the rules engine to process at least one of the insurance claims.

60. The computer readable medium of claim 60, wherein the program instructions are further computer-executable to implement processing at least one of the insurance claims by executing at least one of the formed business rules in the rules engine.

62. The computer readable medium of claim 59, wherein at least one of the formed business rules is executable by the rules engine to assess a trauma severity value of a bodily injury insurance claim.

64. The computer readable medium of claim 59, wherein the rules engine comprises program instructions which are executable by a computer to access at least one of the formed business rules, and to assess at least one of the insurance claims based on the accessed business rule.

65. The computer readable medium of claim 59, wherein at least one of the formed business rules comprise a premise and at least one resulting action.

67. The computer readable medium of claim 59, wherein the program instructions are further computer-executable to implement:

modifying one or more of the business rule data elements in the memory and combining at least two of the business rule data elements, including at least one of the modified business rule data elements, to form one or more modified business rules.

68. The computer readable medium of claim 59, wherein the program instructions are further computer-executable to implement:

modifying one or more of the business rule data elements as a function of business requirements of an insurance organization.

69. The computer readable medium of claim 68, wherein the program instructions are further computer-executable to implement:

modifying at least one of the business rules in response to modifying at least one of the business rule data elements.

70. The computer readable medium of claim 68, wherein the program instructions are further computer-executable to implement:

forming at least one new business rule in response to modifying at least one of the business rule data elements.

71. The computer system of claim 41, wherein the template table comprises a rule name and a rule style for at least two of the business rules.

75. The computer system of claim 41, wherein the template table comprises a line text identifier for text in the text table.

X. Evidence Appendix

No evidence submitted under 37 CFR §§ 1.130, 1.131 or 1.132 or otherwise entered by the Examiner is relied upon in this appeal.

XI. Related Proceedings Appendix

No decisions have been rendered in any of the above-identified related proceedings.